

IN RE:

MICHAEL J. USSELMAN
BONNIE L. USSELMAN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-20972

Chapter 13

Related to: Document No. 125

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 16th day of June, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

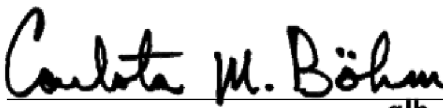
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
6/16/25 8:18 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


Carlota M. Böhm
United States Bankruptcy Judge

In re:
Michael J. Usselman
Bonnie L. Usselman
Debtors

Case No. 20-20972-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 16, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Usselman, Bonnie L. Usselman, 210 Roenigc Road, Boyers, PA 16020-1318
aty	+ Dallas W. Hartman, 201 Green Ridge Drive, New Castle, PA 16105-6139
15217282	+ Emp Of York County Ltd, 325 South Belmont Street, York, PA 17403-2604
15217284	+ GA Masters Emergency Physicians LLC, 3651 Wheeler Road, Augusta, GA 30909-6521
15217293	+ MCG Health Inc, 1120 15th Street, Augusta, GA 30912-0006
15217298	+ Nes Georgia Inc, 25 South Broad Street, Elizabeth, NJ 07202-3401
15261343	++ PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200, DURHAM NC 27713-2450 address filed with court:, Professional Recovery Consultants, 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2204
15217301	+ Physicians Practice Group, 1499 Walton Way, Augusta, GA 30901-2660
15217302	+ Pittsburgh Medical Associates, 5129 Liberty Avenue, Pittsburgh PA 15224-2217
15217308	+ The Parc At Flowing Wells, 1150 Interstate Parkway, Augusta, GA 30909-6404

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 17 2025 00:30:11	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 17 2025 00:19:01	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219-6009
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:17:19	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:30:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15217273	Email/Text: bankruptcynotice@aspental.com	Jun 17 2025 00:09:00	Aspen Dental, 281 Sanders Creek Parkway, East Syracuse, NY 13057
15245226	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2025 00:18:59	Ally Bank, PO Box 660371, Dallas, TX 75266-0371
15217272	+ Email/Text: ally@ebn.phinsolutions.com	Jun 17 2025 00:09:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15229855	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2025 00:55:16	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15217275	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2025 00:29:28	Capital One Bank Usa NA, Po Box 30281, Salt

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jun 16, 2025

Form ID: pdf900

Total Noticed: 58

			Lake City, UT 84130-0281
15217276	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 17 2025 00:10:00	Comenity Bank / Gander Mountain, Po Box 182789, Columbus, OH 43218-2789
15217277	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jun 17 2025 00:09:00	Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
15217278	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 17 2025 00:10:00	Consumer Portfolio Service, 19500 Jamboree Road, Irvine, CA 92612-2437
15217279	+ Email/Text: ccusa@ccuhome.com	Jun 17 2025 00:09:00	Credit Collection / Usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15217280	+ Email/Text: BKPT@cfna.com	Jun 17 2025 00:09:00	Credit First NA, PO Box 81315, Cleveland, OH 44181-0315
15217281	+ Email/Text: G06041@att.com	Jun 17 2025 00:11:00	DirecTV LLC, Attn Bankruptcies, PO Box 6550, Englewood, CO 80155-6550
15261342	Email/Text: brnotices@dor.ga.gov	Jun 17 2025 00:10:00	Georgia Department of Revenue, TAXPAYER SERVICES DIVISION, PO Box 105499, Atlanta, GA 30348-5499
15217285	+ Email/Text: Bankruptcy@ICSystem.com	Jun 17 2025 00:10:00	IC System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15217287	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 17 2025 00:10:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15234167	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 17 2025 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15217290	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 17 2025 00:29:23	JPMorgan Chase Bank HI, 700 Kansas Lane, Monroe, LA 71203-4774
15233411	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 17 2025 00:29:47	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15217289	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 17 2025 00:11:00	Jared Galleria / Genesis, Po Box 4485, Beaverton, OR 97076-4485
15217291	^ MEBN	Jun 17 2025 00:01:09	Kubota Credit Corporation, Po Box 2046, Grapevine, TX 76099-2046
15232722	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Jun 17 2025 00:09:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15217292	+ Email/Text: bankruptcy@lmmnc.com	Jun 17 2025 00:11:00	Lockhart, Morris & Mont, 1401 North Central Expressway, Richardson, TX 75080-4669
15217294	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 17 2025 00:09:00	Mercury Card / Fb&t / Tsys, 1415 Warm Springs Road, Columbus, GA 31904-8366
15266272	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 17 2025 00:17:15	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15217295	Email/Text: bankruptcy@nationalcreditsystems.com	Jun 17 2025 00:09:00	National Credit System, PO Box 312125, Atlanta, GA 31131
15217297	Email/Text: paula.tilley@nrsagency.com	Jun 17 2025 00:09:00	Nationwide Recovery Service, PO Box 8005, Cleveland, TN 37320
15217296	+ Email/Text: Bankruptcies@nragroup.com	Jun 17 2025 00:11:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
15228641	Email/PDF: cbp@omf.com	Jun 17 2025 00:30:17	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15222419	Email/PDF: cbp@omf.com	Jun 17 2025 00:41:06	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15217299	+ Email/PDF: cbp@omf.com	Jun 17 2025 00:29:27	Onemain Financial, Po Box 1010, Evansville, IN

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jun 16, 2025

Form ID: pdf900

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15236712	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:29:47	47706-1010 Orion Portfolio Services II, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15236315	Email/Text: perituspendrick@perituservices.com	Jun 17 2025 00:09:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15217303	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2025 00:09:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15241297	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:42:59	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15242095	Email/Text: bnc-quantum@quantum3group.com	Jun 17 2025 00:10:00	Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
15217304	^ MEBN	Jun 17 2025 00:02:12	Ratchford Law Group PC, 54 Glenmaura National Boulevard, Suite 104, Moosic, PA 18507-2161
15217274	Email/Text: fdoran@srpfcu.org	Jun 17 2025 00:09:00	Augusta Vah Federal Credit Union, 1 Freedom Way, Augusta, GA 30904
15217305	+ Email/Text: bankruptcy@sw-credit.com	Jun 17 2025 00:10:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
15217663	^ MEBN	Jun 17 2025 00:02:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15217306	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 17 2025 00:11:00	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15217307	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 17 2025 00:11:00	Tbom / Milestone, Po Box 4499, Beaverton, OR 97076-4499
15217309	Email/Text: albert.sullivan@piedmont.org	Jun 17 2025 00:09:00	University Hospital, 1350 Walton Way, Augusta, GA 30901
15235537	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15235539	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15217310	Email/Text: ana.locke@viasat.com	Jun 17 2025 00:10:00	Viasat Inc, 6155 El Camino Real, Carlsbad, CA 92009
TOTAL: 48			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Quantum3 Group LLC as agent for CreditShop LLC
15217286	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15217288	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
15239320	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15239321	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15217283	##+	ERC, Po Box 57547, Jacksonville, FL 32241-7547
15217300	##+	Phoenix Financial Services, 8902 Otis Avenue, Indianapolis, IN 46216-1009

TOTAL: 2 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jun 16, 2025

Form ID: pdf900

Total Noticed: 58

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Michael J. Usselman dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Bonnie L. Usselman dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Michael John Clark	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mclark@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6